_			THE PARTY OF THE P						
FORM (REV		OMMODIFIED U.S. I MENTOF COMMERCEPATENTAND TRADEMARKOFFICE	ATT Y'SDOCKETNUMBER 112 - 94						
	TRANSMITTAL LEAFER TO THE UNITED STATES								
		DESIGNATED/ELECTED OFFICE (DO/EO/US)	U.S. APPLICATIONNO. (IF KNOWN, SEE 37 CFR						
		CONCERNING A FILING UNDER 35 U.S.C. 371	<u> </u>						
INTI		FIONALAPPLICATIONNO. INTERNATIONALFILINGDATE PCT/DE99/02934 15 September 1999	PRIORITYDATECLAIMED 22 September 1998						
		NVENTION							
A M	A METHOD AND SYSTEM FOR PAYING FOR GOODS FOR SERVICES								
A DD	LICAN	T/CYOD DO/FO/LIC							
		IT(S)FOR DO/EO/US ange et al.							
Applicant herewith submits to the United States Designated/Elected Office (DO/EO/US) the following items and other information:									
1.	X	This is a FIRST submission of items concerning a filing under 35 U.S.C. 371.							
2.	This is a SECOND or SUBSEQUENT submission of items concerning a filing under 35 U.S.C. 371.								
3./	(ଛ)	This is an express request to begin national examination procedures (35 U.S.C.	371(f)) at any time rather than delay						
۱ . ۱	V	examination until the expiration of the applicable time limit set in 35 U.S.C. 3							
4.	×. ΧΙ	A proper Demand for International Preliminary Examination was made by the	19th month from the earliest claimed priority date.						
5.	Ø	A copy of the International Application as filed (35 U.S.C. 371 (c) (2)) a. is transmitted herewith (required only if not transmitted by the Intern	national Rureau						
		b. Mas been transmitted by the International Bureau.	lational Bulcauj.						
		c. is not required, as the application was filed in the United States Recei	ving Office (RO/US).						
6.	×	A translation of the International Application into English (35 U.S.C. 371(c)(2)).							
7.	X	A copy of the International Search Report (PCT/ISA/210).							
8.	X	Amendments to the claims of the International Application under PCT Article 19 (35 U.S.C. 371 (c)(3))							
		a. are transmitted herewith (required only if not transmitted by the International Bureau).							
		b. \square have been transmitted by the International Bureau.							
ļ		c. \square have not been made; however, the time limit for making such amendments has NOT expired.							
		d. Me have not been made and will not be made.	2714-14211						
9. 10.		A translation of the amendments to the claims under PCT Article 19 (35 U.S.C. An oath or declaration of the inventor(s) (35 U.S.C. 371 (c)(4)).	. 3/1(0)(3)).						
11.	X								
12.		A copy of the International Preliminary Examination Report (PCT/IPEA/409). A translation of the annexes to the International Preliminary Examination Report under PCT Article 36							
		(35 U.S.C. 371 (c)(5)).							
I	tems 1	3 to 20 below concern document(s) or information included:							
13.	X	An Information Disclosure Statement under 37 CFR 1.97 and 1.98.							
14.	X	An assignment document for recording. A separate cover sheet in compliance with 37 CFR 3.28 and 3.31 is included.							
15.	×	A FIRST preliminary amendment.							
16.									
17. 18.		A substitute specification. A change of power of attorney and/or address letter.							
19.	×	Certificate of Mailing by Express Mail							
20.	×	Other items or information:							
		Submission of Drawings - Figs. 1-3 on two sheets							
			·						

						JC	3'Rec'd PCT/P	TO 22 MAR	2001
U.S. APPLICAT	09 LERNBA	egc1r	INTERNATIONALA PCT/DI	APPLICAT E99/0293				SDOCKETNUMBER 740-194	
	following fees are sub						CALCULATIONS	S PTO USE ONLY	
☐ Neither in internatio	BASIC NATIONAL FEE (37 CFR 1.492 (a) (1) - (5)): Neither international preliminary examination fee (37 CFR 1.482) nor international search fee (37 CFR 1.445(a)(2) paid to USPTO and International Search Report not prepared by the EPO or JPO \$1,000.00					00.00			
						50.00			
☐ Internation but internation						10.00			
☐ Internation but all cla	☐ International preliminary examination fee paid to USPTO (37 CFR 1.482) but all claims did not satisfy provisions of PCT Article 33(1)-(4)						·		
	International preliminary examination fee paid to USPTO (37 CFR 1.482) and all claims satisfied provisions of PCT Article 33(1)-(4)					00.00			
			ATE BASIC FE			:	\$860.00		
	0.00 for furnishing the earliest claimed priori			☐ 20) 🗆 3	0	\$0.00		
CLAIMS	NUMBER	FILED	NUMBER EXT	RA	RATE]
Total claims	21	- 20 =	1		x \$18.0		\$18.00	i 1 	
Independent clair		- 3 =	0		x \$80.0	00	\$0.00 \$0.00	<u> </u>	-
Multiple Depend	lent Claims (check if		AROVE CALC	ТПАТ			\$878.00		
Reduction of 1/2 must also be file	Reduction of 1/2 for filing by small entity, if applicable. Verified Small Entity Statement must also be filed (Note 37 CFR 1.9, 1.27, 1.28) (check if applicable).				Ī	\$0.00			
				SUB	TOTAL	=	\$878.00		1
Processing fee of months from the	Processing fee of \$130.00 for furnishing the English translation later than months from the earliest claimed priority date (37 CFR 1.492 (f)).					\$0.00			
			TOTAL NAT	IONAI	FEE	=	\$878.00		
Fee for recording the enclosed assignment (37 CFR 1.21(h)). The assignment must be accompanied by an appropriate cover sheet (37 CFR 3.28, 3.31) (check if applicable).					\$0.00				
TOTAL FEES ENCLOSED =						\$878.00]	
							Amount to be: refunded	\$	
							charged	\$	İ
A check in the amount of \$878.00 to cover the above fees is enclosed. Please charge my Deposit Account No. A duplicate copy of this sheet is enclosed.									
The Commissioner is hereby authorized to charge any fees which may be required, or credit any overpayment to Deposit Account No. 02-1818 A duplicate copy of this sheet is enclosed.									
	an appropriate time l must be filed and gra					petiti 2	on to revive (37 CF	R	
SEND ALL COF	RESPONDENCE TO	: · ·		ı	h	/2	-Un		
William E. Vaughan Bell, Boyd & Lloyd LLC				SIGNATURE					
P.O. Box 1135 Chicago, 1L 60690-1135				William E. Vaughan					
Cincago, 1D 00070-1133				NAME					
				39,056					1
					REGISTRATION NUMBER				-
					March 22, 2001				
	DATE								

09/787961 R PCET/PTO 2 2 MAR 2001

CERTIFICATE OF MAILIN Y "EXPRESS MAIL" (37 CFR 1.: Docket No. 112740-194								
Serial No.	Filing Date	Examiner	Group Art Unit					
Invention: A METHOD AND SYSTEM FOR PAYING FOR GOODS FOR SERVICES								
I hereby certify that the	I hereby certify that the following correspondence:							
Transmitttal letter to the United States Designated/Elected Office in duplicate, International application as filed, English translation, Preliminary Amendment, Submission of Drawings - Figs. 1-3 on two sheets, IDS, PTO 1449, references, search report, filing fee \$878.00, postcard (see attached envelope for executed assignment and fee)								
<u></u>	(Identify type of correspondence)							
is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 in an envelope addressed to: The Assistant Commissioner for Patents, Washington, D.C. 20231 on								
	March 22, 2001 (Date)							
		Julie Alonzo						
(Typed or Printed Name of Person Mailing Correspondence) Will William (Signature of Person Mailing Correspondence)								
	U EL572436482US							
	("Express Mail" Mailing Label Number)							
	Note: Each paper must ha	ve its own certificate of mailing.						